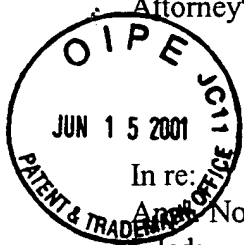


Attorney's Docket No. 18360/205526PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: Spear
 App. No.: 09/812,452
 Filed: 03/20/2001
 For: HYBRID CREDIT CARD
 TRANSACTION SYSTEM

Group Art Unit: 2164

Examiner:

#2/IDS

June 12, 2001

RECEIVED

JUN 19 2001

Technology Center 2100

Commissioner for Patents
 Washington, DC 20231

**INFORMATION DISCLOSURE STATEMENT
 CITATION UNDER 37 C.F.R. § 1.97**

Sir:

Attached is a list of documents on form PTO-1449 together with a copy of each identified document. It is requested that the Examiner consider these documents and officially make them of record in accordance with the provisions of 37 C.F.R. § 1.97 and Section 609 of the MPEP. By submitting the listed documents, Applicant in no way makes any admission as to the prior art status of the listed documents, but is instead submitting the listed documents for the sake of full disclosure.

Respectfully submitted,

Gregory J. Carlin
 Registration No. 45,607

Customer No. 000826
ALSTON & BIRD LLP
 Bank of America Plaza
 101 South Tryon Street, Suite 4000
 Charlotte, NC 28280-4000
 Tel Charlotte Office (704) 444-1000
 Fax Charlotte Office (704) 444-1111

"Express Mail" Mailing Label Number
 Date of Deposit: June 12, 2001

I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to Box Patent Application, Commissioner of Patents, Washington, DC 20231.

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner For Patents, Washington, DC 20231, on June 12, 2001.

Sheila Bungayao/CLT01/4483226v1

Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 1 of 2

Complete if Known

Application Number	09/812,452
Filing Date	03/20/01
First Named Inventor	Spear
Group Art Unit	2164
Examiner Name	
Attorney Docket Number	18360/205526

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant Of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages of Relevant Figures Appear
		Number	Kind Code ² (if known)			
	1	5,715,298		Rogers	02/03/1998	
	2	5,732,136		Murphree, et al.	03/24/1998	
	3	5,745,554		Rozetti	04/28/1998	
	4	5,883,810		Franklin, et al.	03/16/1999	
	5	5,903,877		Berkowitz, et al.	05/11/1999	
	6	6,000,832		Franklin, et al.	12/14/1999	
	7	6,032,136		Brake, Jr., et al.	02/29/2000	
	8	6,065,675		Teicher	05/23/2000	
	9	6,088,682		Burke	07/11/2000	
	10	6,092,057		Zimmerman, et al.	07/18/2000	
	11	6,105,863		Jagadish, et al.	08/22/2000	
	12	6,126,069		Stiefel, et al.	10/03/2000	
	13	6,138,911		Fredregill, et al.	10/31/2000	

FOREIGN PATENT DOCUMENTS

Examiner Initials	Cite No.	Foreign Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind Code (if known) ⁵			

Examiner
SignatureDate
Considered

*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number.² See attached Kinds of U.S. Patent Documents.³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3).⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible.⁶ Applicant is to place an "X" here if English language Translation is attached.

Substitute for form 1449A/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>		Application Number	09/812,452
		Filing Date	03/20/01
		First Named Inventor	Spear
		Group Art Unit	2164
		Examiner Name	
Sheet 2 of 2	Attorney Docket Number	18360/205526	

NON PATENT LITERATURE DOCUMENTS
--

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s) , volume-issue number(s), publisher, city and/or country where published.	T
	14	AmEx-Costco Co-brand: Is It A Marketing Or Merchant Acceptance Strategy; Defense Daily, 14,16, NA; August 25, 1999	
	15	PETER LUCAS; AmEx Plays Its Cobranded Cards; Credit Card Management, V10, N11, P26(1); February 1998	
	16	KATHERINE MORRALL; Marketing Credit Cards: Offers You Can't Refuse; Bank Marketing, V26, N9, PP37-32; September 1994	
	17	Virtual Express Systems; www.shoppingexpress.net/realtimecreditcards/Pricing; printed January 9, 2001	
	18	American Express – Costco Platinum Cash Rebate Card; www.americanexpress.com/sif/cda/page/0,1641,3368,00.asp; printed January 12, 2001	
	19	Mallpark – The Source for Merchant Business Solutions; www.mallpark.com/MerchSvc00.cfm; printed January 12, 2001	

Examiner Signature		Date Considered	
-----------------------	--	--------------------	--

*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.